

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: PATRICIA COTTMAN	§	Case No. 16-bk-12042
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/25/2016.
- 2) The plan was confirmed on 09/22/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/16/2019.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,510.34.
- 10) Amount of unsecured claims discharged without full payment: \$133,791.60.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 3,600.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 3,600.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,883.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 262.40	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,145.40</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,617.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRAD J. SADEK ESQ	Lgl	3,500.00	NA	NA	1,883.00	0.00
CAPITAL ONE BANK	Uns	4,488.00	4,574.71	4,574.71	71.86	0.00
BANK OF AMERICA	Uns	3,052.00	3,096.00	3,096.00	48.63	0.00
CAPITAL ONE BANK	Uns	2,230.00	2,203.71	2,203.71	34.62	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	2,215.26	2,215.26	34.80	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,285.83	1,285.83	20.20	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	741.98	741.98	11.65	0.00
American Heritage FCU	Sec	25,961.00	71,030.42	21.77	21.77	0.00
PGW	Uns	0.00	259.37	259.37	4.07	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	2,215.26	0.00	0.00	0.00
QUANTUM3 GROUP	Uns	0.00	628.83	628.83	9.88	0.00
AMERICAN HERITAGE FED CU	Sec	0.00	24,500.52	0.00	0.00	0.00
AMERICAN HERITAGE FED CU	Uns	5,104.00	5,100.00	5,100.00	80.11	0.00
AMERICAN HERITAGE FED CU	Uns	12,529.00	12,347.63	12,347.63	193.95	0.00
QUANTUM3 GROUP	Uns	560.00	654.94	654.94	10.29	0.00
QUANTUM3 GROUP	Uns	3,684.00	3,895.21	3,895.21	61.19	0.00
FEDLOAN SERVICING	Uns	0.00	39,961.60	39,961.60	627.72	0.00
BANK OF AMERICA	Uns	5,335.00	5,450.56	5,450.56	85.62	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
TOYOTA MOTOR CREDIT CORP	Sec	0.00	4,771.08	0.00	0.00	0.00
TD BANK USA N.A.	Uns	1,188.00	1,305.46	1,305.46	20.51	0.00
SYNCHRONY BANK	Uns	3,821.00	3,821.25	3,821.25	60.02	0.00
PORTFOLIO RECOVERY ASSO	Uns	364.00	408.60	408.60	6.42	0.00
PORTFOLIO RECOVERY ASSO	Uns	537.00	584.59	584.59	9.18	0.00
PORTFOLIO RECOVERY ASSO	Uns	2,680.00	2,680.90	2,680.90	42.11	0.00
CAPITAL ONE	Uns	585.00	NA	NA	0.00	0.00
FED LOAN SERVICES	Uns	38,420.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	1,231.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	2,921.00	NA	NA	0.00	0.00
TD BANK	Uns	651.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Uns	200.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 21.77	\$ 21.77	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 21.77	\$ 21.77	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 91,216.43	\$ 1,432.83	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 2,145.40	
Disbursements to Creditors	\$ 1,454.60	
<b>TOTAL DISBURSEMENTS:</b>		\$ 3,600.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/15/2019

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.